The Oldest Trust Company in Vermont

Ninety-Ninth Semi-Annual Statement

The Montpelier Savings Bank & Trust Company

	January	1st, 1921	
RESOURCES		LIABILITIES	
Loans secured by First		Capital Stock	\$100,00
Mortgage	2,628,581.92	Surplus reserved	192,50
Loans personal and se-		Undivided Pro-	
cured by collateral	469,552.32	fits\$31,290.99	
United States Bonds		Trust Fund	
(Market Value)	419,685.00	Guaranty . 55,752,72	87,043
Public Utilities Bonds	PERSONAL PROPERTY AND ADDRESS OF THE PERSONAL PR	Deposits	
(Market Value)	172,835.00	Treasurers' Checks Out-	
Municipal Bonds (Market	A	standing	35,128
Value)	825,880.00	90th Dividend	
War Savings Stamps	832.00	Extra Dividend	3,000
National Bank Stock		Bills Payable	50,000
(Market Value)	57,700.00	Trust Funds \$	224,047
Cash on hand and due			7
from Reserve agents.	345,873.05		7
Trust Investments	224.047.07		

\$5,144,986.36

A Big Reserve Fund

\$5,144,986.36

We call especial attention to two things shown in the foregoing statement: First, the exceptionally large RESERVE FUND FOR THE PROTECTION OF DEPOSITORS, amounting to nearly HALF A MILLION DOLLARS, made up as

Capital Stock	\$100,000.00
Surplus Reserved	
Undivided Profits	
Trust Fund Guaranty 55,752.72	
Shareholders Liability (Not included in statement but a	
part of the security provided by law for depositors)	100,000.00
	a market and a second

\$479,543.71

Quick Assets

Second, the large amount of QUICK ASSETS-cash and bonds-which we

United States Bonds	\$419,685.00
Public Utility Bonds	172,835.00
Municipal Bonds	825,880.00
War Savings Stamps	832.00
National Bank Stock	57,700.00
Cash on hand and due from Reserve Agents	345,873.05
	A CONTRACTOR OF THE PARTY OF TH

\$1,822,805.05

A Strong Showing

The unusually strong showing made b. The Montpelier Savings Bank and Trust Company is the result of fifty years of sound management, careful investment and an ever present sense of responsibility to the thousands of depositors who have entrusted their savings or their business deposits to us.

The Montpelier Savings Bank and Trust Co.

"The Old Bank on the Corner," Montpelier, Vermont. Depository of the State of Vermont.

WEST BROOKFIELD

Carroll Dewey of Randelph was an over-Sunday guest at Walter Fullam's.

Mrs. Betty Dudley is gaining slowly.

Miss Mary Linfield has returned to her

M. Bissionnette, in the east part of the Alden Spurr and R. E. May.

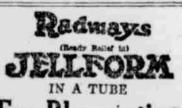
were at their home here over Sunday

Mr. and Mrs. Charles Dolan were vis- ceeds.

Mrs. Bowen Tells How Rats Almost Burned Her House Down.

"For two months I never went in sur cellar, fearing a rat. One night in bed I smelled fire. Sure enough the rat had been nibbling at the matches. If ties in the office of Plumley, Plumley had been nibbling at the matches. If I hadn't acted promptly ray house would have been burned. Later we found the dead rat. RAT-SNAP killed it. It's great stuff." Three sizes, 35c, where she is to underso a surgical on.

Harry Dwire was home from his work in Granville a day recently. He went to Bethel to act as pall hearer at the function of his war chum, Austin Noble. L. Clark, Barre; B. D. Tomasi, Barre; eration. Price Grain Co., Middlesex; Berry & Jones, Montpelier.—Adv.



For Rheumatism A FREE TRIAL Radway's

Send address and you will receive a good sized sample tube of "JELLFORM"—In Bottles Hadway's Ready Relief-without any additional cost to you. RADWAY & CO., 208 Center Street. New York 35c., 70c.





task-if it is done carefully and in a way that will guarantee no short sircuits and no fires in years to come. For incomparable workmanship, phone

"Wire talks of power"

THE CUSHMAN CO.,

NORTHFIELD

Wilfred Bissionnette of Norwich, M. Bissionnette, in the east part of the Alden Spurr and R. E. Maynard sistants, installed the following offi-town, died very suddenly early Tuesday were in Lebanon, N. H., Saturday and cers: Master, James Wheatley, over Misses Belle and Marion MacDougall morning of heart trouble. The deceased are old The ramain

ing her birthday anniversary. Games and music, with very dainty refreshments, made the evening a very pleasant one.

Ing day for the benefit of the surface of the surface

tors Sunday at Elmer Woodworth's in The friends of Miss Laura Averill Peth. will be pleased to hear that she is en-joying berself in California. She has already moved there. Mr. Mayo went him and help to celebrate his birthday been visiting Mrs. Ida Orcutt Chase, a Saturday to visit his brother in anniversary. Games were played and

Frank England, captain of the North- Dwire Monday. field high school basketball team, who injured his arm in a practice game, has so far recovered as to be able to return to school. The nerves of the arm were

Mrs. Susie Fiske, who is at the home tend court. by Miss Bernice Colby, a graduate of meeting. the Mary Fletcher hospital.

Sergeant John Cook, U. S. A., a for-mer member of the Vermont National Guard, and who served as a commis-| saw, N. Y., who have been spending a fantry overseas during the World war, Norwich Saturday. has recently been detailed as militia in-

Harry Goodman of Montpelier has opened a tailor shop in the rooms under O. H. Humphrey's jewelry store in
fred, to Hanover, N. H., for X-ray exlight next week. merly located in Northfield for several

Mr. and Mrs. E. E. Thompson, who have been spending some time in Springfield, Mass., with their daughter, Mrs. G. W. Schfenger, have gone to At-lanta, Ga., to vielt their older daughter, Mrs. A. A. Hutchinson, Mr. Thomp on is one of the mail clerks on the Central Vermont railroad of many years' experience and only a few months ago gave up his work.

The annual meeting of the Northfield Trust company was held Monday aftersoon in the banking rooms. Denn H. R. Roberts of Norwich university was mude a truster. The following officers were elected: President, Dr. W. B. Mayo; vice president, F. J. Ihrvis; acretary and treasurer, W. C. Middle-brook; trustees, Dr. W.-B. Mayo, F. J. Davis, C. M. Davis, Fred A. Jones, H. R. Roberts of Northfield, Edward H. Deavitt of Montpelier and George W Wallis of Waltsfield. The treasurer report showed the bank to be in a presperous and growing condition. The curplus has increased and deposits have inand one half per cent was guaranteed. Thousands of women and as the depositors the past six menths and. Dr. Edwardt Olive Tublets—the suctive depositors the past six menths and cessful substitute for calcand—now and cessful substitute for calcand—now and

STOCKBRIDGE

school in Randolph for several days, grange overseer, with Gladys Flint,

urchased a fine pair of horses. | seer, James Sprague; lecturer, Mrs. Ar-C. E. Martin and two daughters, thur Washburn; steward, Ralph Thaypurchased a fine pair of horses. About 25 of the neighbors gave Mrs. were taken to Norwich, Conn., Wednes- Miss Alvah Martin and Mrs. Flanders er; assistant steward, Robert Trask John Davis a very pleasant surprise day for burial.

Tag day for the benefit of the suf- A. Putnam Saturday night. They in- Perham; secretary, Mrs. William Hull;

son, Varrell, were Sunday guests at company purchased one tag and gave Carl Wakefield's.

F. H. Chaj — spent the week end was unable to be present and Mrs. Harrian Wakefield's.

\$100, which helped to swell the prohome to attend store. J. W. Mayo has sold his home place,

is good weather. Harry Dwire was home from his work in Granville a day recently. He went to Bethel to act as pall hearer few having been condemned.

VERSHIRE

injured and at first it was thought seri-ous. and her daughter were in town over furnishes music. Everyone cordially in-sunday on their way to Chelsea to at-

of Mr. and Mrs. William J. Fiske, is ill A party of 22 went from Success with pneumonia. She is being eared for grange to attend the Post Mills grange per

assured she has scarlet fever .-Mr. and Mrs. Henry Spear of War

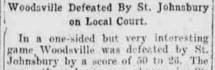
ioned officer in the 57th Pioneer in- few weeks at his father's, went to Mrs. Sweet, who has been with her structor at Wesleyan college, Middle-daughter, Mrs. Ayer, died Wednerday. Burlington Monday and Tuesday, town, Conn. Jan. 12. She was a very estimable called on Mr. and Mrs. G. E. Fowler woman and will be much missed by her at the Mary Fletcher hospital.

Ruddy Cheeks-Sparkling Eyes -Most Women Can Have Says Dr. Edwards, a Well-Known Ohic Physician

scores of women for liver and bowel ali-ments. During these years he gave to his patients a prescription made of a few well-known vegetable ingredients mixed with olive oil, naming them Dr. Edwards' Olive Tablets. You will

know them by their clive color.

These tablets are wonder-workers on the liver and bowels, which cause a normal action, currying off the waste and poisonous matter in one asystem. If you have a pale face, sallow look, dill eyes, pimples, conted tongue, headwhee, a littles, ne-good feeling, all out
of norte, inactive bouchs, you take one
of Dr. Edwards' Olive Tablets ragistly
sor a time and note the pleasing results.



WELLS RIVER

game throughout was always in St. Johnsbury's favor. At no time did the local boys appear dangerous. Carlson for Woodsville played good ball, get-ting a total of 14 points. Both Smith and Sweeny had extremely hard luck in locating the basket. Dumar, play-ing against Larty, was the star of the St. Johnsbury aggregation, scoring nine baskets. Gibson made one pretty basket from the center of the floor. Only one foul was called in the game, which

was on Woodsville. The lineups: St. Johnsbury Woodsville Dumar, rf.....rf, Smith Gibson, c.....e, Carlson Cornor, rb.....rb, Kirk Corner 3, Fiske 8, Smith 2, Sweeny 3, Carlson 8, Kirk; referee, McMeekin; scorer, Sullivan; timer, Buck; time three 15-minute periods.

Fourteen young ladies met at the evening and organized a business girls' club. Officers elected for the coming tee to produce by laws, Ruth Randall, Pearl Hinman, Lillias Moore. Meetings are to be held the first and third Tuesday of each month at the home of the members. It is hoped that the membership may be increased to at least 25. Exile and Statesman. Officers installed in Arbutus lodge Lydia Lauphere; conductress, Incz So. Let us rally.

Powers; O. G., C. N. Paige; R. S. N.

Group meeting at Plainfield, Jan. 25, a thickness of nine inches and the ice cutters are watching it closely and evening, of churches at cutters are watching it closely and cutters are watching it closely and control of the winter's baryest. tage hospital for several days with a cost. ally infected finger, is reported much

Officers elected at the ludies' aid society for the ensuing year are: President, Mrs. S. E. Clark; vice-president, Mrs. ohn Thomas; secretary and treasurer,

NORTH RANDOLPH

Mrs. C. E. Taft writes from San Du- Transcript. mas, Cal.: "We are all fine and how we January. I think New Year's day was the nicest I ever saw. We all went to Pasadena to the annual tournament of roses and saw the most beautiful parade I ever saw or hope to see unless I am there again. All the floats were made of real flowers, one of them costing \$1,000. Don't know about the others. Folks came from everywhere to see it (even Vermont), so don't miss when you come. We spent the rest of the day with Clifford's cousin and wif and four more cousins came to see uiness if we stay long enough we shall find lots of friends and relatives.

Nearly 100 grangers and their famlies were present at the meeting Thurs-Marion Baker was home from her day evening, when George Flint, state

supper was served to all. stock and tools to John Fish, who has Gifford's Saturday evening to surprise been visiting Mrs. Ida Oreutt Chase, a former Northfield girl, who lives, in San Springfield.

Francisco, and is going this week to Mrs. Hannah La Frana has so far feature of the evening was two birth-day cakes, one with Mrs. Gifford and the covered from her accident as to be extended leave of absence from her du. able to go home next Sunday if it the other by A. J. Durkee, whose birth

day was the following day. Many in the community are having

John Perham returned home from t. It's great stuff." Three sizes, 33c, Poenetti to the Mary recent hospitol, tin Noble.

15c, \$1.25. Sold and guaranteed by R. where she is to undergo a surgical op
15c, \$1.25. Sold and guaranteed by R. where she is to undergo a surgical op
15c, \$1.25. Sold and Mrs. Richard died at his home Sunday night. Mrs. Was born to Mr. and Mrs. Richard Perham and daughter, Clara, have the sympathy of their many friends in their bereavement.

The Woodmen will hold a dance in their hall at East Randolph Friday Mrs. Ida H. Fitts of Massachusetts evening, Jan. 21. Larkin's orchestra

The family of W. G. Buzzell have all been sick with the prevailing distem-

The stockholders of the Gulf Read Josie Pray is ill and the doctor feels Cooperative Dairy company hold their annual meeting Feb. I.

STOWE

It was 16 to 30 degrees below zero here Wednesday.

Mrs. C. E. Hayward is substituting for Miss Johnson in the high school this week. Herman A. Parsons is doing as well

as can be expected after a surgical oneration at the Fanny Allen hospital. Gordon Robinson has been out of chool this week on account of illness L. C. Raymond and Mrs. Rosamond Macutchan are ill at the home of Mr. and Mrs. W. R. Macutchan, they be ing Mrs. Macutchan's son and Mr. Raymond's daughter.
Mrs. Bella Tomlinson, lecturer, has

arranged the following program for the meeting of Mansfield Mountain grange on the evening of the 29th; Song by recitation, Miss Nellie George; report of national grange session, or; instrumental selection, Miss Floronce Austin; report of Vermont State grange session, A. R. Straw; song, Mr. and Mrs. F. B. VanDusen; question "What do you think of a caudy kitch-en for Stowe!" led by Mrs. Emma Latuck and Mrs. Gertrude McCarthy; revitation, J. F. Comphell; asing by heir, selected by Fall, McCarthy, Miss Ruby Shaw was ill Wednes.

Creamery Manager F. B. Stowe and Elmer L. Barrows went to Boston

The Plainfield Church



Theu hast no time, bright d Dear fountain of refreshment To pligrims far away!

Upon the Rock of Ages
They raise thy holy tower;

Thine is the victor's laurel,

And thine the golden dower!"

—St. Bernard of Cluny.

The United States Commissioner of Education has asked the pastor of this home of Miss Ella George last Monday church to give an address before a great educational convention in the auditorium of the Boston State House year were: President, Hazel Doody; has refused because he wants to talk vice-president, Ruth Bandall; secretary to you next Sunday. Will you play at the end of this week and the pastor your part of the game and be present? The topic of the sermon Sunday evening will be, "Why Is It So Hard for Folks to Get Along With Their Own Relatives ?"

Wednesday evening, Jan. 26: "Moses, Attendance last Sunday morning 74.

were: N. G., Grace Glynn; V. G., Hazel Last average taken (for a period covering five months) 131, but not once treasurer, Elizabeth Smith; warden, in this new year have we been up to

Perkins; R. S. V. G., Lela Sherwell; Barre, Cabot, Williamstown, Groton L. S. V. G., F. F. Learned; chaplain, and Bradford. Addresses by Rev. E. Nettie Vincent; installing officers, Myr. W. Sharp, Prof. M. A. Dawber and Thetford Star grange at their regular tle Way and Mrs. Hale of West Burke. several of the visiting ministers. Meals meeting Wednesday evening, Jan. 12. M. J. Pudvah, who has been at Cot-served by Ladies' Aid at a reasonable

Inconsistent.

frs Sam Hutchins; auditor, Mrs. Flora callers last night that I couldn't be beat for mischief?

oung rascal! Bobby-Well, then, what do you mean by beating me now?-Boston lodge of Odd Fellows and E. E. Smith

THAT UNEASY FEELING

That dull depression, that dragged Why be out of sorts with yourself

and everybody else when one dose of Schenck's Mandrake Pills will do wonders for you. 80 years reputation for biliousness, constipation and bilious headache, etc. 25c per box-uncoated or sugar coated Dr. J. H. Schenck & Son. Phila. Adv

MIDDLESEX

Miss Kate McCarthy, who has been n Waitsfield for several weeks past, came Tuesday to visit her sister, Mrs. L. C. Jones, before returning to her home in Lawrence, Mass.

Mr. and Mrs. Walter Joslin of Waitsfield and two children were re-cent visitors at C. A. Bingham's. Myron Miles, who has been in failing health for some time, is now con-

Mrs. Gove and daughter, Helen, of Montpelier were Sunday guests at Frank Bettis.

The men and teams are busy harvesting ice for the Middlesex cream-Arthur Buck and Prville Welden ere in St. Johnsbury the latter part of the week to attend the older boys'

J. S. Smith was at home from his work in South Fayston for over Sun-

Several from here attended the banquet given by the Tenney Co. to their employes at Montpelier Tuesday eve-George Miles, who was drawing ice

Friday, broke through with his team and sled loade with ice, being submerged in the water. Fortunately no damage was done. Jewett Demas has suffered a shock nd is in a critical condition.

Mrs. Nora Sherman of Montpelier as a visitor in town Friday. Albert Crane is confined to the house with heart trouble. The Home circle ladies will serve a

ash supper in the church vestry on Wednesday evening, Jan. 20. Everyne is cordially invited. D. D. Latuch has returned to his home in Burlington.

POST MILLS

planning for the winter's harvest. Success grange of Vershire visited meeting Weilnesday evening, Jan. 12. Darkens Beautifully and Rectores Its ing grange present. A good time was

Rev. Edward G. French of Johnson president of the Vermont Congrega Bobby (trying to get away)—Say, tional conference and a pastor at large of the Vermont Domestic Missionary society, preached at the Community church Sunday, Jan. 16. The Lord's Father—That's just what I did, you French assisted the local pastor.

Rev. A. H. Sargent has resigned the has been elected in his place.

A joint installation of the officers of Crystal Lake lodge of Odd Fellows

aturday evening, Jan. 22. William Young, jr., is driving the Ely and Post Mills stage while Mr. Johnson is representing the town of appearance and attractiveness. West Fairlee at Montpelier.

Own Your Home Day-

THIS WOMAN'S EXPERIENCE BI

Brings a Ray of Hope to Childless Women

Lowell, Mass.—"I had anemia from the time I was sixteen years old and was very ir-regular. If I did any house cleaning or washing I would faint and have to be put to bed, my husband thinking every minute was my last. Afterreading your textbook for women I took Lydia E.

inkham's Vege

and used the Sanative Wash, and have never felt better than I have the last two years. I can work, eat, sleep, and feel as strong as can be. Doctors told me I could never have children— I was too weak—but after taking Vegetable Compound it strengthened me so I gave birth to an eight pound boy, I was well all the time, did all my work up to the last day, and had a natural birth. Everybody who knew me was surprised, and when they ask me what made me strong I tell them Lydia E. Pinkham's Vegetable Compound. Use this testimonial at any time."—Mrs. ELIZABETH SMART, 142 W. Sixth St., Lowell, Mass. This experience of Mrs. Smart is

surely a strong recommendation for Lydia E. Pinkham's Vegetable Compound. It is only one of a great many

Natural Color and Lustre

Common garden sage brewed into a Rev. A. H. Sargent has resigned Lake ble-ome. An easier way office of noble grand of Crystal Lake ready to use preparation improved by

we all desire to retain our youthful darkening your hair with Wyeth's Sage and Sulphur Compound, no one can tell, because it does it so naturally, se To emphasize the importance of livesoft brush with it and draw this ng under the shelter of one's own through your hair, taking one home. If your home is mortgaged, let strand at a time; by morning all gray us arrange a policy which will pay hairs have disappeared. After another the mortgage if you die. National application or two your hair becomes Life Ins. Co. (Mutual). S. S. Ballard, beautifully dark, glossy, soft and luxgeneral agent, Rialto block, Montpelier, uriant and you appear years younger

Presents for To-day Only Madge Kennedy

THE TRUTH

THE PARAMOUNT

MAGAZINE

KISS ME CAROLINE Two-Act Comedy



COMB SAGE TEA INTO GRAY HAIR Harry Careu

added, will turn gray, streaked and faded hair beautifully dark and luxuriant. Mixing the Sage Tea and Sulphur recipe at home, though, is trouthe addition of other ingredients a large buttle, at little cost, at drug stores, known as "Wyeth's Sage and and Esther Rebekah lodge will be held Sulphur Compound," thus avoiding a

While gray, faded hair is not sinful.

THE LATEST NEWS WEEKLY

DIERRE was of that country where men's emotions burned at white heat. Pierre took a vow to become a man of peace. Then an enemy did him a grievous injury and he swore vengeance. Between this cross fire of fate two women came into his life, bringing the second ordeal of decision. You must see this picture, made by the humanest actor on the screen. It will get under your skin as few pictures ever do. Playing now.

Directed by Lynn Reynolds

Its a UNIVERSAL Picture

THE VANISHING DAGGER

NEWSPAPER ADVERTISING

YEWSPAPER reading is a universal daily habit; newspaper advertising therefore reaches each day virtually all who buy.

Newspaper advertising is the life-blood of local trade because it touches all consumer sources in every community. It gives the national advertiser the same opportunity for complete consumer appeal in any locality Newspaper advertising cuts selling costs because it en-

tails no waste in locality of circulation. Manufacturers

use it to cover markets where it is profitable to do

business. Newspaper advertising insures quick, thorough and economical dealer distribution and dealer good will, because retailers are willing to sell products advertised di-

rect to their own customers. Newspaper advertising enables manufacturers to tell where their products may be bought.

Newspaper advertising can be started or stopped overnight, can be prepared between days to meet sudden developments and to obtain immediate results.

Newspaper advertising enables manufacturers to check advertising results and costs in every market in which they enter.

Newspaper advertising costs less than any other kind.

BUREAU OF ADVERTISING AMERICAN NEWSPAPER PUBLISHERS ASSOCIATION

806 World Building, New York